



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants

: Hogan et al.

Serial No.

09/886,485

Examiner:

Jalatee Worjloh

Filed

: June 22, 2001

Group Art Unit:

3621

For

METHOD AND SYSTEM FOR CONDUCTING SECURE

PAYMENTS OVER A COMPUTER NETWORK

Customer No.

21003

ENTER Amendment 12/2/04 Jul.

AMENDMENT AFTER FINAL

I hereby certify that this paper is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patens, P.O. Box 1450, Alexandria, VA 22313-1450

November 24, 2004

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PTO Registration No.

Attorney Name

November 24, 2004

Signature

Date of Signature

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

Applicants submit the following Amendments and Remarks in response to the Final

Office Action mailed on November 4, 2004. Amendments to the claims begin on page 2.

Remarks begin on page 8.